

EXHIBIT “B”

Closing USA, LLC

TITLE NO. DS090055900

MORTGAGE FORECLOSURE CERTIFICATE

CERTIFIES TO: Shapiro & Dicaro

Client Ref. No: Dahlia

Premises: 184 Dahlia Drive, Mastic Beach, NY 11951 County: SUFFOLK

District: 0200 Section: 976.90 Block: 09.00 Lot: 015.001

That a search has been made against the premises described in Schedule "A" from the date of the mortgage to be foreclosed to the date hereof, and title to said premises is vested of record in

Howard B. Reisner

By Deed from: George M. Becza and Tammy Jean Becza

Deed Dated: June 1, 2004

Recorded: June 15, 2004

Liber 12324, page 903

This certificate includes appended schedules, as follows:

- Schedule A Description of Mortgaged Premises**
- Schedule B Mortgages and Assignments of Record**
- Schedule C Necessary Parties Defendant**
- Schedule D Exceptions, Objections and Other Information**
- Schedule E Tax Search**

Certified as November 5, 2009

Issue Date: December 9, 2009, 8:00 am

Closing USA, LLC

SCHEDULE A

DESCRIPTION OF MORTGAGES PREMISES

Title No.: **DS090055900**

ALL that certain plot, piece or parcel of land, situate, lying and being at Mastic Beach in the Town of Brookhaven, County of Suffolk and State of New York, known and designated as Lots Nos. 6236, 6237, 6238, 6239, 6240, 6244, 6245, 6246, on a certain map entitled, "Second Map of Mastic Homes, Suffolk County, Long Island, New York", and filed in the Office of the Clerk of the County of Suffolk on June 29, 1926 as Map No. 180, which said lots when taken together are more particularly bounded and described as follows:

BEGINNING at the corner formed by the intersection of the southerly side of Queen Road and the westerly side of Dahlia Drive;

THENCE South 11 degrees 25 minutes 00 seconds East along the westerly side of Dahlia Drive, 160.00 feet;

THENCE South 78 degrees 35 minutes 00 seconds West, 100.00 feet;

THENCE North 11 degrees 25 minutes 00 seconds West, 160.00 feet to the southerly side of Queen Road;

THENCE North 78 degrees 35 minutes 00 seconds East along the southerly side of Queen Road, 100.00 feet to the point or place of BEGINNING.

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SCHEDULE B

MORTGAGES AND ASSIGNMENTS OF RECORD

Title Number: DS090055900

PAGE 1 OF 2

MORTGAGE

Mortgagor: Howard B. Reisner, an unmarried man

Mortgagee: PHH Mortgage Services

Amount: \$186,240.00

Dated: June 1, 2004 **Recorded:** June 15, 2004

Liber: 20771 **Page:** 31

MORTGAGE TO BE FORECLOSED

PRIOR MORTGAGES: None

SUBORDINATE MORTGAGES: One

Title Number: DS090055900

PAGE 2 OF 2

MORTGAGE

Mortgagor: Howard B. Reisner

Mortgagee: MERS, is Mortgage Electronic Registration Systems, Inc., as Nominee for
GMAC Mortgage Corporation DBA ditech.com

Amount: \$40,000.00

Dated: September 3, 2004 **Recorded:** March 21, 2005

Liber: 21003 **Page:** 662

SUBORDINATE MORTGAGE

Closing USA, LLC

SCHEDULE C

NECESSARY PARTIES DEFENDANT

Title No.: **DS090055900**

This list of necessary parties defendant is made on the assumption that all parties are to be personally served in the proposed action. If any of the persons hereinafter named be dead, their legal representatives and successors in interest should be made parties defendant after whose rights are subordinate to the mortgage to be foreclosed such persons should also be made parties defendant after search has been amended. If any leases, mortgages or other liens recorded prior to the period covered by this search, but which, by reason of subordination clauses contained therein or otherwise, are in fact subordinate to the lien of the mortgage to be foreclosed, all persons interested in said leases, mortgages or other liens should also be made parties defendant after search has been amended.

If the United States of America, State of New York or City of New York or any of its agencies, are made parties, the complaint must set forth the reason therefor in detail. (See R.P.A. and P.L. Sec 202 and 202A and 28 U.S.C.A. 2410.)

The addresses of parties herein given, were obtained from the record and are not represented to be the present addresses of the parties.

Consideration should be given to the desirability of naming as defendants the obligor named in the bond or in any extension, assumption of guaranty agreement.

All occupants of the premises herein described should be made parties defendant.

The Company should be requested to continue searches to the date of filing lis pendens.

1. Party Defendant:

John Doe and Jane Doe

Interest in Premises:

Tenants or persons in possession

Title No.: DS090055900

2. Party Defendant:

Howard B. Reisner
184 Dahlia Drive
Mastic Beach, NY 11951

Interest in Premises:

Owner of record and original Obligor under the Note/Bond secured by the
Mortgage recorded in Liber 20771 of Mortgages, page 31, being foreclosed herein.

3. Party Defendant:

MERS, is Mortgage Electronic Registration Systems, Inc., as Nominee for GMAC
Mortgage Corporation DBA ditech.com
PO Box 2026
Flint, MI 48501-2026

Interest in Premises:

Subordinate mortgagee by virtue of a Mortgage recorded on 3/21/2005 in Liber
21003 of Mortgages, page 662.

Closing USA, LLC

SCHEDULE D

EXCEPTIONS, OBJECTIONS AND OTHER INFORMATION

Title No.: **DS090055900**

1. This report is issued for foreclosure purposes only. For fee insurance, if any additional searches must be conducted and any questions arising therefrom, disposed of.
2. Rights of tenants or persons in possession of the subject premises.
3. Any state of facts that an accurate survey may show.
4. Covenants, easements, reservations and restrictions of record, if any.
5. Open or unpaid taxes, assessments, water and/or sewer charges, if any.
6. Mortgages set forth in Schedule "B" herein (Two).
7. Company has performed a Surrogate Search in the County in which the property is located vs. the certified owners herein and finds the following: None.
8. For questions regarding this certificate, please contact: Pamela Jones at (585) 454-1730 x221.
9. Bankruptcy searches vs. Howard Reisner herein discloses no indices.
10. Searches for judgments, Parking Board Violations, Environmental Control Board liens, Transit Adjudication Bureau liens and Federal Tax liens have been made against the following named persons:

Names: **Howard Reisner**
Returns: **NONE**

11. Names Searched: Howard Reisner.
12. Tax search attached.

Closing USA, LLC

Searches have not been made for, and this certificate does not cover, General Assignments, Orders Appointing Receivers and Petitions in Bankruptcy against Judgment Creditors and Minor Lienors, Searches for Financing Statements under the Uniform Commercial Code have been made only in the office of the Recording Officer of the County in which the premises are situated, and in counties having a block index system only against the block in which the property is situated.

No inspection of premises, report on streets or searches for violations in Municipal or other governmental departments have been made; nor have searches been made for corporation franchise taxes or license fees, Federal and State inheritance, transfer or estate taxes. Upon request, the company will obtain a report from the State Tax Commission on corporation franchise taxes, license fees or state transfer or estate taxes upon payment of \$1.00 for each name, but no responsibility for the correctness of such reports will be assumed by this company.

This certificate is made for and accepted by the applicant upon the express understanding that: (1) it is to be used only for the foreclosure of the within described mortgage or for the taking of a deed in lieu of foreclosure and for no other purpose; (2) no policy of title insurance is to be issued; (3) if a deed in lieu of foreclosure is taken, the company shall not be liable should the deed be attacked by the grantor, his successors or creditors for inadequacy of consideration or as to the capacity of the record owner to execute such a deed or for any other reason; (4) the company shall not be liable for defects in title, liens, restrictive covenants or any other encumbrance existing or created prior to the date of the aforesaid mortgage; (5) this certificate shall be null and void if the applicant, his attorney or agent makes any untrue statement with respect to any material fact or suppresses or fails to disclose any material fact or if any untrue answers are given to this company to material inquiries before the issuance of this certificate; (6) any damages hereunder are limited to \$1,000.00, which damages the party for whom this report has been prepared shall sustain by reason of the Company's failure to report a lien or matter junior to the mortgage to be foreclosed.

For Information Only – Search Provider:

Jeff C. & J. Haas Agency
917 Pleasure Drive
Flanders, NY 11901

631-655-3138

LP's and/or Summons and Complaints that must be filed on the date of receipt are to be sent directly to the County Clerk's Office. Notify this office of files being sent, so we know to alert our examiners that documents must be filed upon receipt. (County Clerk's Office does not necessarily notify examiners that they have received a package.)